



## Connecticut Academy of Physician Assistants

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Statement of Dan Mussen, PA-C  
Connecticut Academy of Physician Assistants  
Before the Insurance and Real Estate Committee  
House Bill 5485  
March 15, 2012

Sen. Crisco, Rep. Megna and members of the committee:

My name is Dan Mussen. I am a physician assistant, and have been in primary care for the past 35 years in Connecticut. I am here as a representative of the Connecticut Academy of Physician Assistants, known as ConnAPA, to offer comments on House Bill 5485, *An Act Concerning the Connecticut Health Insurance Exchange*.

By way of background, there are currently 1,700 Physician Assistants practicing in our state. Members of our profession have proven themselves to be high-quality and cost-effective providers of health care.

ConnAPA believes the committee is doing the right thing by moving the health insurance exchange process forward through HB 5485. We believe one provision of the bill, however, proposes to do the wrong thing. That provision is on line 324, which would exempt health plans listed on the exchange from coverage mandates in chapter 700c.

Prior to 1995 it was common for insurers to deny payment for services legitimately provided by Physician Assistants in Connecticut. The problem was essentially resolved when your committee passed legislation requiring the insurance industry to pay for services appropriately rendered by Physician Assistants. This mandate (Section 38a-499) provides: "Every individual health insurance policy providing coverage . . . shall provide coverage for the services of physician assistants." A similar mandate applies to group plans.

ConnAPA is very concerned that the bill as drafted does not include language that preserves the requirement that mandated services, such as those provided by Physician Assistants, be covered by health plans. Last year's bill, which first created the Health Insurance Exchange, included this requirement. What has changed over the past year?

Line 324 could cause real problems for members of our profession:

- Right now, medical practices know that services rendered by Physician Assistants will be covered by insurers. If a particular insurer drops this mandate, practices that use PA's for treatment of *all* patients would be doing so at their own expense for that particular plan.
- If plans listed on the exchange have lower costs and more limited services than non-exchange plans, this could incent the latter—mainly employer-sponsored group plans—to cancel their coverage. Their employees would then need to fend for themselves in finding new plans on the exchange and paying the premiums themselves.
- The ability of Physician Assistants to practice to their scope becomes a function totally dependent on health plans and not based on medicine. This is just not a good way to do this. If a significant number of insurers opt to drop this mandate, then members of our profession could move from Connecticut and practice elsewhere.

As the committee knows, the federal government has said that they will permit states to include all mandates in health plans that are sold on the exchange without any financial penalty for 2014 and 2015. Since that is the case, we see no reason why Connecticut should move now to eliminate the requirements. Mandates give patients a guarantee that the services and treatments they need are paid for by insurers.

Thank you. I would be happy to answer any questions you might have.

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